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			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 07/15/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/661,724

Applicant(s)

SOSA ET AL

Examiner

Debra F. Charles

Art Unit

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 20 April 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1,2,4,5,8-24 and 27-54 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1,2,4,5,8-24 and 27-54 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 11/3/2003.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on April 20, 2005 has been entered.

***Response to Amendment***

2. Claims 1, 4, 8, 9, 15, 16, 17, 18, 19, 20, 21, 22, 24, 27, 33,36,37, 39, 41, 45, 46, 47, 49, 50, and 53 have been amended. Claims 3,4,6,7, 25,26, and 55-62 have been canceled.

***Response to Arguments***

3. Applicant's arguments with respect to claims presented have been considered but are moot in view of the new ground(s) of rejection.

✓

***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1, 2, 4 and 5 are rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. (U.S. PAT. 6,575,361 B1) and McDonald et al. (2003/0080186A1).

Re claim 1: Graves et al. disclose a method of enabling transactions with cash cards via a charge settlement network, comprising:

receiving a plurality of valid charge numbers from a sponsoring bank(col. 2, lines 50-61,col. 3, lines 15-55, Fig. 1,2, item 20, and 7);

configuring an issuing system to interface an electronic communications network and the charge settlement network and to operate as processor of the plurality of valid charge numbers, the plurality of valid charge numbers including a plurality of card numbers(col. 2, lines 50-61,col. 3, lines 15-60, Fig. 1,2, item 20, and 7,col. 6, lines 25-45, i.e. the communications system is configured to interact with more than one terminal and the central processor is configured to accept activation requests);

each cash card configured for interfacing a card reader of the charge settlement network to retrieve a corresponding card number(Abstract, col. 4, lines 65-col. 5, lines 10); and

configuring the charge settlement network to route any of the plurality of card numbers to the issuing system as certified processor(col. 3, lines 15-25, col. 6, lines 25-45, col. 12, lines 55-65);

Graves et al. disclose(s) the claimed invention except receiving a card number from the charge settlement network; activating the received card number if it is one of the plurality of card numbers; providing a corresponding one of a plurality of serial numbers on each of the plurality of cash cards; receiving one of the plurality of serial numbers via the electronic communications network that corresponds to the activated card number;

establishing a new prepaid account; and associating the activated card number with the new prepaid account. However, in the Abstract, para. 0045, 0048, 0096, 0106, Fig. 9 thereof, McDonald et al. disclose(s) establishing a new prepaid account remotely with non-overlapping card serial number sequences. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of McDonald et al. The motivation to combine these references is conveniently open a new prepaid, card-based account.

Graves et al. disclose(s) the claimed invention except providing each of the plurality of card numbers onto a corresponding one of a plurality of cash cards.

However, generating random card numbers and embossing them onto the stored-valued or cash cards is old and well-known in the card transaction art. Thus, it would have been obvious to one with an ordinary level of skill in the art to employ randomly generated card numbers to get the benefit of providing each card with a unique number ensuring accurate account balance, activation and de-activation requests as relevant to a specific identifier.

Re claim 2: Graves et al. disclose wherein the providing comprises encoding each of the plurality of card numbers onto a corresponding one of a plurality of cash cards(col. 1, lines 46-62).

Re claims 4: Graves et al. disclose storing the activated card number along with an associated cash amount(col. 3, lines 5-25).

Re claims 5: Graves et al. disclose during a point of sale (POS) transaction of a corresponding cash card(col. 6, lines 25-45).

Graves et al. does not explicitly disclose receiving the card number and the associated cash amount from the charge settlement network. However, Graves et al. does indicate authorizations are received at the POS terminal relevant to the card. Thus, it would have been obvious to one with an ordinary level of skill in the art to employ bi-directional terminal capabilities to get the benefit of sending unique data from the central processing system to the POS terminal within a short time period to speed transaction processing.



6. Claims 8, 9,10,11,12,13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. as applied to claim 1 above, and further in view of Teicher (U.S.PAT. 6065675 A).

As applied to 8: Graves et al. disclose receiving one of the plurality of serial numbers(Fig. 7, item 52), via the electronic communications network(Figs.1,2 and 3, item 10), that corresponds to the activated card number;

providing a corresponding one of a plurality of serial numbers(Fig. 7, item 52)on each of the plurality of cash cards.

Re claims 8: Graves et al. disclose(s) the claimed invention except associating the activated card number with a corresponding one of a plurality of prepaid accounts, each prepaid account having a cash balance. However, in col. 2, lines 5-40, col. 7, lines 30-45, col. 8, lines 20-67, and col. 9, lines 60-col. 10 line 15 thereof, Teicher disclose(s) associating various cards with an existing bank account. Further, opening a new account is old and well-known in the financial services industry. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et

al. based on the teachings of Teicher. The motivation to combine these references is adding a feature to the Graves et al. invention that expedites cash movement in the card system.

Re claim 9: Graves et al. disclose receiving a card number and a transaction amount from the charge settlement network corresponding to a transaction(Fig. 7, item 52, col. 6, lines 5-50);  
verifying the card number as an activated card number from an identified one of the plurality of prepaid accounts(col. 3, lines 1-65); and  
authorizing the transaction(Fig. 7, item 52, col. 6, lines 5-50).

Graves et al. disclose(s) the claimed invention except a corresponding cash balance of a corresponding prepaid account is sufficient for the transaction amount.

However, in Fig. 5, items 5-6 and 5-9, Fig. 13, col. 13, line 13-col. 14, line 11 thereof, Teicher disclose(s) checking if the cash account balance is larger or equal to the purchase transaction amount. It would be obvious to

one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is Teicher's enhancement enables Graves et al. to affirm sufficient funds are available in the customer account before authorizing or approving transactions and this reduces the risk of merchant losses on purchases.

Re claims 10 and 11: Graves et al. disclose(s) the claimed invention clearing, by a merchant, a purchase transaction via the charge settlement network. And settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network. However, in the Abstract, Fig. 4, col. 1, lines 50-65, col. 3, lines 10-20, col. 7, line 30-col. 8, line 15, Teicher disclose(s) a settlement and clearing function. The motivation to combine these references is Teicher's enhancement enables Graves et al. process the transaction effectively.

Re claim 12: Graves et al. disclose(s) deducting, by the merchant processor, a merchant discount for the merchant(col. 6, lines 20-45).

Re claim 13: Graves et al. disclose(s) the configuring the charge settlement network comprising providing a switch network of the charge settlement network with the plurality of card numbers; and routing, by the switch network, the card number from the merchant to the issuing system(col. 2, lines 50-61,col. 3, lines 15-60, Fig. 1,2, item 20, and 7,col. 6, lines 25-45, i.e. the communications system is configured to interact with more than one terminal and the central processor is configured to accept activation requests, col. 6, line 20-col. 7, line 35).

7. Claim 14 is rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher as applied to claim 9 above, and further in view of O'Leary et al.(U.S. PAT. 6609113 A).

Graves et al. and Teicher disclose(s) the claimed invention except initiating, by an automated teller machine (ATM), the transaction as a cash transaction via the charge settlement network. However, in col. 21, lines 45-56 thereof, O'Leary et al. disclose(s) purchasing cards useable at an ATM machine to withdraw funds. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. and Teicher based on the

teachings of O'Leary et al. The motivation to combine these references is to enhance the functionality of the card system.

8. Claims 15 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher as applied to claims 8, 9 above, and further in view of Kinker et al.(U.S. PAT. 3943335 A).

Re claims 15: Graves et al. and Teicher disclose(s) the claimed invention except associating a personal identification number (PIN) with each activated card number of each cash account; the receiving further comprising receiving a PIN along with the received card number from the charge settlement network corresponding to the transaction; and authorizing the transaction only if the received PIN is the same as the PIN of the corresponding cash account. However, in col. 1, lines 15-25, col. 5, lines 20-55, col. 6, line 60-col. 7, line 30 thereof, Kinker et al. disclose(s) PIN numbers associated with the customer bank account and card, and checking the PIN against the database record to ensure the customer-entered PIN equals the database record.

Further, it is well-known in the art to craft an initial PIN or password for the user to initiate a transaction with the newly issued card and then require the user to immediately change the PIN. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. and Teicher based on the teachings of Kinker et al. The motivation to combine these references is to enhance the functionality of the card system and ensure PIN verification before initiating a transaction.

Re claim 16: Graves et al. and Teicher disclose(s) the claimed invention except providing access by a user to a first prepaid account; and enabling transfer of funds from the first prepaid account to a second prepaid account based on receiving an account identifier of the second prepaid account. However, in the Abstract, Fig. 6, col. 7, lines 45-50 thereof, Kinker et al. disclose(s) accessing an initial account and transferring funds from one account to another. Further, entering the account identifier for the second account is old and well-known in the banking art since the ATM machine uses only the account identifier to locate the user's second account. It would be obvious to one of ordinary

skill in the art to modify the invention of Graves et al. and Teicher based on the teachings of Kinker et al. The motivation to combine these references is to enhance the functionality of the card system by building in funds transfer features.

9. Claims 17,18 and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al., Teicher and Kinker et al. as applied to claim 16 above, and further in view of O'Leary et al.

Re claims 17 and 18: Graves et al., Teicher and Kinker et al. disclose(s) the claimed invention except the providing access comprising providing access by a user to the first prepaid account via a computer communications network(Figs.1,2 and 3, item 10). And providing access by a user to the first cash account via a telephonic network. However, in the col. 5, lines 50-67 thereof, O'Leary et al. disclose accessing the account via computer, the internet and telephone. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al., Teicher and Kinker et

al. based on the teachings of O'Leary et al. The motivation to combine these references is to enhance the functionality of the card system.

Re claim 19: Graves et al. disclose associating a telephonic identifier with the second account; and the receiving an account identifier comprising receiving the telephonic identifier associated with the second prepaid account(col. 2, lines 25-42).

10. Claims 20-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al.; Teicher, Kramer (U.S. PAT. 6002767 A) and Flitcroft et al.(2003/0028481A1)

Re claim 20: Graves et al. disclose a method of enabling transactions via a charge settlement network and an electronic communications network(Figs.1,2 and 3, item 10), comprising:



receiving a plurality of valid charge numbers from a sponsoring bank(col. 2, lines 50-61,col. 3, lines 15-55, Fig. 1,2, item 20, and 7);

configuring an issuing system to interface the charge settlement network and to operate as processor of the plurality of valid charge numbers(col. 2, lines 50-61,col. 3, lines 15-60, Fig. 1,2, item 20, and 7,col. 6, lines 25-45, i.e. the communications system is configured to interact with more than one terminal and the central processor is configured to accept activation requests);

each cash card configured for interfacing a card reader of the charge settlement network to retrieve a corresponding card number(Abstract, col. 4, lines 65-col. 5, lines 10); and

configuring the charge settlement network to route any of the plurality of valid charge numbers to the issuing system as certified processor(col. 3, lines 15-25, col. 6, lines 25-45, col. 12, lines 55-65);

configuring the issuing system to interface the electronic communications network to conduct purchase transactions(Fig. 1,2,3, item 10, Abstract, col. 6, lines 5-25);

receiving a request from the user for a valid charge number(Fig. 7, item 52, col. 6, lines 5-50).

Graves et al. disclose(s) the claimed invention except providing each of the plurality of card numbers onto a corresponding one of a plurality of cash cards; and providing a selected one of the plurality of purchase numbers via the electronic communications network(Figs.1,2 and 3, item 10) in response to the request. However, generating random card numbers and embossing them onto the stored-valued or cash cards is old and well-known in the card transaction art. Thus, it would have been obvious to one with an ordinary level of skill in the art to employ randomly generated card numbers to get the benefit of providing each card with a unique number ensuring accurate account balance, activation and de-activation requests as relevant to a specific identifier.

Graves et al. disclose(s) the claimed invention except separating the plurality of valid charge numbers into a plurality of card numbers and a plurality of purchase numbers. However, in col. 161, lines 5-15 thereof, Kramer disclose(s) separating the data into one or more groups, and using each group for a transaction. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Kramer. The motivation to combine these references is separating data permits better data storage and manipulation.

Graves et al. disclose(s) the claimed invention except establishing, by the issuing system, at least one prepaid account for a user. However, in col. 2, lines 5-40, col. 7, lines 30-45, and col. 8, lines 20-67 thereof, Teicher disclose(s) associating various cards with an existing bank account. Further, opening a new account is old and well-known in the financial services industry. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is adding a feature to the Graves et al. invention that expedites cash movement in the card system.

Graves et al. disclose(s) the claimed invention except associating each prepaid account with at least one of the plurality of valid charge numbers. However, in para. 0088, 0226, thereof Flitcroft et al. disclose sequential random allocation from a list of available valid credit/debit/charge card codes that have been solely allocated for use as limited use numbers ensures that the criteria specified for limited use numbers are met, i.e., no two limited use numbers are the same, no limited use number is the same as an existing account number, and no newly issued conventional card number is the same as a previously issued limited use number. To achieve true computational independence between account numbers and limited use cards and between limited use numbers for the same account, the random allocation process requires a truly random seed value. Such true randomness can be obtained from a physically random system with well-defined properties such as a white noise generator. An analog to digital converter that receives an analog signal from such a truly random physical system can be used to ensure truly random allocation. The limited use credit card number and remapping system may also be used in connection with organizations other than banks. For example, the limited use credit card number may be linked to organizations such as utilities, Internet

service providers, telephone accounts, fixed or mobile, anonymous prepaid accounts and the like. With such other organizations, there would be no remapping to a master credit card number, but rather to some other account number provided by the organization. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Flitcroft et al. The motivation to combine these references is separating data permits better data storage and manipulation.

Re claim 21: Graves et al. disclose providing a corresponding one of a plurality of serial numbers(Fig. 7, item 52)on each of the plurality of cash cards;

receiving a card number via the charge settlement network(col. 2, lines 50-61,col. 3, lines 15-55, Fig. 1,2, item 20, and 7);

receiving one of the plurality of serial numbers(Fig. 7, item 52), via the electronic communications network(Figs.1,2 and 3, item 10), that corresponds to the activated card number(Fig. 7, item 52).

Graves et al. does not explicitly disclose conducting a point of sale (POS) transaction to activate the card number. However, in col. 2, lines 30-61, Graves et al. does indicate authorizations are received at the POS terminal relevant to the card. Thus, it would have been obvious to one with an ordinary level of skill in the art to employ bi-directional terminal capabilities to get the benefit of sending unique data from the central processing system to the POS terminal within a short time period to speed transaction processing.

Graves et al. disclose(s) the claimed invention except storing a corresponding cash balance in a cash account. However, in Fig. 5, items 5-6 and 5-9, Fig. 13, col. 13, line 13-col. 14, line 11 thereof, Teicher disclose(s) checking if the stored cash account balance is larger or equal to the purchase transaction amount. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is Teicher's enhancement enables Graves et al. to affirm sufficient funds are available in

the customer account before authorizing or approving transactions and this reduces the risk of merchant losses on purchases.

Re claim 22: Graves et al. disclose(s) the claimed invention except receiving a cash amount during the POS transaction; and storing the cash amount as the cash balance in the cash account. However, in Fig. 5, items 5-6 and 5-9, Fig. 13, col. 7, line 30-col. 8, line 15, col. 13, line 13-col. 14, line 11 thereof, Teicher disclose(s) a point of sale that can receive payment from a payment card and checking if the stored cash account balance is larger or equal to the purchase transaction amount. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is Teicher's enhancement enables Graves et al. to affirm sufficient funds are available in the customer account before authorizing or approving transactions and this reduces the risk of merchant losses on purchases.

11. Claims 23 is rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al., Teicher and Kramer as applied to claims 21 and in further view of Kinker et al.

Graves et al. disclose receiving identification information via the electronic communications network(Figs.1,2 and 3, item 10, Fig. 10 and col. 4, lines 15-20, col. 11, line 65-col. 12, line 17).

Graves et al., Teicher and Kramer disclose(s) the claimed invention except enabling access to the prepaid account by a user. However, in the abstract, col. 4, lines 14-48, col. 5, lines 20-40 thereof, Kinker et al. disclose receiving cash from a cash account after providing the user ID and password(PIN). It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al., Kramer and Teicher based on the teachings of Kinker et al. The motivation to combine these references is Kinker et al.'s enhancement enables the card system to provide cash access using the same card.



12. Claims 24,27,28,29,30, 31, 32, 33, 34, 35 and 36 are rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al., Teicher and Kramer as applied to claims 24 and 28 and in view of O'Leary et al.

Re claims 24 and 27: Graves et al., Teicher and Kramer disclose(s) the claimed invention except detecting an online purchase transaction between the user and an online merchant; and providing a selected one of the plurality of purchase numbers via the electronic communications network to consummate a purchase transaction; Receiving a request from the user for a valid charge number; providing a selected one of the plurality of purchase numbers via the electronic communications network in response to the request; Receiving the selected purchase number via the charge settlement network to clear a purchase transaction; and Expiring the selected purchase number after authorizing the purchase transaction.

However, in col. 8, line 55-col. 9, line 10, col. 11, line 4-26, col. 15, lines 5-20 thereof, O'Leary et al. disclose transactions on the web and unique transaction numbers(purchase numbers) that are used just once to uniquely identify a transaction for both the user and the merchant. It would

be obvious to one of ordinary skill in the art to modify the invention of Graves et al., Kramer and Teicher based on the teachings of O'Leary et al. The motivation to combine these references is to effectively enhance the card system audit capabilities by providing a unique purchase number.

Re claims 28 and 29: Graves et al. disclose(s) the claimed invention except clearing, by a merchant, a purchase transaction via the charge settlement network. And settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network. However, in the Abstract, Fig. 4, col. 1, lines 50-65, col. 3, lines 10-20, col. 7, line 30-col. 8, line 15, Teicher disclose(s) a settlement and clearing function. The motivation to combine these references is Teicher's enhancement enables Graves et al. process the transaction effectively.

Re claim 30: Graves et al. disclose(s) deducting, by the merchant processor, a merchant discount for the merchant(col. 6, lines 20-45).

Re claims 31, 32 and 33: Graves et al., Teicher and Kramer disclose(s) the claimed invention except routing, by a switch network of the

charge settlement network, the selected purchase number to the issuing system for processing; authorizing and settling, by the issuing system, the purchase transaction. And sending, by the issuing system, the purchase transaction to a sponsoring bank via an automated clearing house (ACH) batch transfer; and settling, by the issuing bank, the purchase transaction.

However, in Abstract, col. 3, lines 39-55, col. 11, line 4-26, col. 16, lines 20-65, col. 17, lines 10-45, col. 20, lines 55-60 thereof, O'Leary et al. disclose settlement, routing, and ACH processing in addition to authorizing the transaction. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al., Kramer and Teicher based on the teachings of O'Leary et al. The motivation to combine these references is to expedite the flow of funds and enable the card system to be multifunctional.

Re claims 34, 35 and 36: Graves et al., Teicher and Kramer disclose(s) the claimed invention except generating a valid expiration date to corresponding with the selected purchase number; and

providing the corresponding valid expiration date along with the selected purchase number; receiving a charge number and expiration date via the charge settlement network to clear a purchase transaction; and

authorizing the purchase transaction if the received charge number is the selected purchase number and if the received expiration date is the same as the corresponding expiration date. And receiving a charge number, an expiration date and a transaction amount via the charge settlement network to clear a purchase transaction; and

authorizing the purchase transaction if the received charge number is the selected purchase number, if the received expiration date is the same as the corresponding expiration date and if a cash balance of the at least one prepaid account is sufficient for the transaction amount.

However, in Abstract, col. 3, lines 39-55, col. 11, line 4-50, col. 16, lines 20-65, col. 17, lines 10-45, col. 20, lines 55-60, col. 27, lines 15-50 thereof, O'Leary et al. disclose a date assigned to a transaction which only lasts for the duration of the transaction and then is recorded as a unique transaction number(which is a purchase number), settlement and authorizing activities,

and credit card number and expiration date. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al., Kramer and Teicher based on the teachings of O'Leary et al. The motivation to combine these references is to expedite the flow of funds and enable the card system to be multifunctional.

14. Claims 37,38 and 39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher.

Re claim 37: Graves et al. disclose(s) a transaction system that enables cash card transactions via a charge settlement network, comprising:

a sponsoring system(col. 2, lines 50-61,col. 3, lines 15-55, Fig. 1,2, item 20, and 7), comprising:

a storage device that stores a plurality of valid charge numbers received from a sponsoring bank and an account database, the plurality of valid charge numbers including a plurality of card numbers(col. 3, lines 1-25);

a processor program, for interfacing the charge settlement network, that enables the issuing system to operate as certified processor for transactions including purchase transactions using any of the plurality of valid charge numbers(Fig. 1,2,3, item 16 and col. 3, lines 1-60); and

a plurality of cash cards, each cash card incorporating a corresponding one of the plurality of card numbers(col. 3, lines 1-25, col. 5, lines 25-55).

Graves et al. disclose(s) the claimed invention except each cash account associated with a corresponding one of the plurality of valid charge numbers; and that stores a plurality of cash accounts. However, in col. 2, lines 5-40, col. 7, lines 30-45, and col. 8, lines 20-67 thereof, Teicher disclose(s) associating various cards with an existing bank account. It

would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is adding a feature to the Graves et al. invention that expedites cash movement in the card system.

Re claim 38: Graves et al. disclose each of the plurality of cash cards includes a magnetic strip encoded with a corresponding card number(col. 1, lines 40-50, col. 6, lines 4-25).

Re claim 39: Graves et al. disclose each of the plurality of cash cards is configured to interface a charge settlement network card reader that retrieves and forwards a corresponding card number via the charge settlement network(col. 2, lines 50-61,col. 3, lines 15-60, Fig. 1,2, item 20, and 7,col. 6, lines 25-45, i.e. the communications system is configured to interact with more than one terminal and the central processor is configured to accept activation requests).

15. Claims 40,41,42,43,44, 45, 46, 47, 49 and 50 are rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher as applied to claim 37 above, and further in view of Kramer.

Re claim 40: Graves et al. disclose(s) the claimed invention except a switch network, for coupling in the charge settlement network, that forwards any of the plurality of card numbers traversing the charge settlement network to the issuing system as processor. However, in col. 121, lines 15-35 thereof, Kramer disclose switching the processing of card numbers from local processing to the issuing bank's host processor through the interchange network. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Kramer. The motivation to combine these references is the gateway of Kramer enhances the cross transmission of data across the network.

Re claims 41 and 42: Graves et al. disclose the plurality of valid charge numbers issued by a sponsoring bank to an entity(col. 2, lines 50-61,col. 3, lines 15-55, Fig. 1,2, item 20, and 7); and the issuing system employing the authorized charge numbers on behalf of the entity(col. 6,



lines 25-55). And wherein the charge settlement network forwards any of the plurality of card numbers to the issuing system(col. 3, lines 15-25, col. 6, lines 25-45, col. 12, lines 55-65), further comprising: each of the plurality of cash cards being configured to interface a card reader that retrieves and forwards a corresponding card number via the charge settlement network(Abstract, col. 4, lines 65-col. 5, lines 10).

Re claims 43 and 44: Graves et al. disclose the processor program conducting a validation transaction by comparing a card number received via the charge settlement network with the plurality of card numbers(Abstract, col. 3, lines 15-25, ). And an electronic communications network(Figs.1,2 and 3, item 10).

Graves et al. disclose(s) the claimed invention except a transaction and account system, interfacing the processor program, that activates a card number validated by the processor program and an interface, coupled to the transaction and account system. However, in the Abstract, Fig. 1A, items 8-3, 6-5, 1-1 and 1-2, col. 2, lines 5-40, col. 7, lines 30-45, and col. 8,

lines 20-67 thereof, Teicher disclose(s) a transaction involving electronic cash and an account system, and an interface card. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is adding a feature to the Graves et al. invention that expedites cash movement and account maintenance in the card system.

Re claim 45: Graves et al. disclose each of the plurality of cash cards including a corresponding unique serial number(Fig. 7, item 52, col. 3, lines 5-25, col. 5, lines 10-55); associating a serial number (Fig. 7, item 52) received via the electronic communications network(Figs.1,2 and 3, item 10).

Graves et al. disclose(s) the claimed invention except the transaction and account system interface with a corresponding one of the plurality of prepaid accounts; and the transaction and account system associating an activated card number with the corresponding one of the plurality of prepaid accounts. However, in the Abstract, Fig. 1A, items 8-3, 6-5, 1-1 and 1-2,

col. 2, lines 5-40, col. 7, lines 30-45, and col. 8, lines 20-67 thereof, Teicher disclose(s) a transaction system and an account system, and an interface card. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is adding a feature to the Graves et al. invention that expedites cash movement and account maintenance in the card system.

Re claim 46: Graves et al. disclose serial number(Fig. 7, item 52, col. 3, lines 5-25, col. 5, lines 10-55).

Graves et al. disclose(s) the claimed invention except the transaction and account system creating a new cash account in the account database in response to the received and the transaction and account system associating the activated card number with the new prepaid account. However, in col. 2, lines 5-40, col. 7, lines 30-45, and col. 8, lines 20-67 thereof, Teicher disclose(s) associating various cards with an existing bank account, and a transaction and account system. Further, opening a new

account is old and well-known in the financial services industry. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is adding a feature to the Graves et al. invention that expedites cash movement in the card system.

Re claim 47: Graves et al. disclose the processor program receiving a card number via the charge settlement network(col. 2, lines 50-61,col. 3, lines 15-55, Fig. 1,2, item 20, and 7); and interfacing the processor program, that and determines authorization of a corresponding transaction(col. 2, lines 50-61,col. 3, lines 15-60, Fig. 1,2, item 20, and 7,col. 6, lines 25-45).

Graves et al. disclose(s) the claimed invention except a transaction and account system, accesses a corresponding prepaid account. However, in col. 2, lines 5-40, col. 7, lines 30-45, and col. 8, lines 20-67 thereof, Teicher disclose(s) associating various cards with an existing bank account, and a transaction and account system. It would be obvious to one of ordinary skill

in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is adding a feature to the Graves et al. invention that expedites cash movement in the card system.

Re claim 49: Graves et al. disclose authorizes a purchase transaction with a merchant by verifying a card number received from the merchant with an activated card number(col. 6; lines 4-47).

Graves et al. disclose(s) the claimed invention except and compares a purchase amount with a balance of the cash account the transaction and account system.

However, in Fig. 5, items 5-6 and 5-9, Fig. 13, col. 7, line 30-col. 8, line 15, col. 13, line 13-col. 14, line 11 thereof, Teicher disclose(s) a transaction and account system, a point of sale that can receive payment from a payment card and checking if the stored cash account balance is larger or equal to the purchase transaction amount. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is

Teicher's enhancement enables Graves et al. to affirm sufficient funds are available in the customer account before authorizing or approving transactions and this reduces the risk of merchant losses on purchases.

Re claim 50: Graves et al. disclose authorizes a cash transaction by verifying a received card number with an activated card number (col. 6, lines 4-47).

Graves et al. disclose(s) the claimed invention except and compares a purchase amount with a balance of the prepaid account the transaction and account system.

However, in Fig. 5, items 5-6 and 5-9, Fig. 13, col. 7, line 30-col. 8, line 15, col. 13, line 13-col. 14, line 11 thereof, Teicher disclose(s) a transaction and account system, a point of sale that can receive payment from a payment card and checking if the stored cash account balance is larger or equal to the purchase transaction amount. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is Teicher's enhancement enables Graves et al. to affirm sufficient funds are

available in the customer account before authorizing or approving transactions and this reduces the risk of merchant losses on purchases.

17. Claim 48 is rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher as applied to claim 47 and in further view of Kinker et al.

Graves et al. and Teicher disclose(s) the claimed invention except the transaction and account system associating a personal identification number (PIN) with an activated card number and authorizing transactions only in conjunction with the associated PIN. However, in the abstract, col. 4, lines 14-48, col. 5, lines 20-40 thereof, Kinker et al. disclose receiving cash from a cash account after providing the user ID and password(PIN). It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. and Teicher based on the teachings of Kinker et al. The motivation to combine these references is Kinker et al.'s enhancement enables the card system to provide cash access using the same card.

18. Claim 51 is rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher as applied to claim 50 above, and further in view of O'Leary et al.

Graves et al. and Teicher disclose(s) the claimed invention except initiating, by an automated teller machine (ATM), the transaction as a cash transaction via the charge settlement network. However, in col. 21, lines 45-56 thereof, O'Leary et al. disclose(s) purchasing cards useable at an ATM machine to withdraw funds. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. and Teicher based on the teachings of O'Leary et al. The motivation to combine these references is to enhance the functionality of the card system.

19. Claims 52 is rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher as applied to claim 37 above, and further in view of O'Leary et al.

Graves et al. and Teicher disclose(s) the claimed invention except a telephonic communication system, configured for coupling to a telephonic network, that enables access to the account database via the telephonic



network. However, in the col. 5, lines 50-67 thereof, O'Leary et al. disclose accessing the account via computer, the internet and telephone. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. and Teicher et al. based on the teachings of O'Leary et al. The motivation to combine these references is to enhance the functionality of the card system.

Claim 53 is rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher as applied to claim 37 and in further view of Kinker et al.

Graves et al. disclose a communication system that detects a request by the user via an electronic communications network(Figs.1,2 and 3, item 10) for a valid charge number(col. 3, lines 45-55).

Graves et al. and Teicher disclose(s) the claimed invention except a plurality of purchase numbers; that provides a selected purchase number in

response to the request. However, in Abstract, col. 3, lines 39-55, col. 11, line 4-50, col. 16, lines 20-65, col. 17, lines 10-45, col. 20, lines 55-60, col. 27, lines 15-50 thereof, O'Leary et al. disclose a date assigned to a transaction which only lasts for the duration of the transaction and then is recorded as a unique transaction number(which is a purchase number), settlement and authorizing activities, and credit card number and expiration date. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. and Teicher based on the teachings of O'Leary et al. The motivation to combine these references is to expedite the flow of funds and enable the card system to be multifunctional.

Graves et al. disclose(s) the claimed invention except a transaction and account system, coupled to the network communication system and compares a purchase amount with a balance of the prepaid account the transaction and account system. However, in Fig. 5, items 5-6 and 5-9, Fig. 13, col. 7, line 30-col. 8, line 15, col. 13, line 13-col. 14, line 11 thereof, Teicher disclose(s) a transaction and account system, a point of sale that can receive payment from a payment card and checking if the stored cash

account balance is larger or equal to the purchase transaction amount. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. based on the teachings of Teicher. The motivation to combine these references is Teicher's enhancement enables Graves et al. to affirm sufficient funds are available in the customer account before authorizing or approving transactions and this reduces the risk of merchant losses on purchases.

Graves et al. disclose(s) the claimed invention except at least one prepaid cash account associated with identification information of a user. However, in the abstract, col. 4, lines 14-48, col. 5, lines 20-40 thereof, Kinker et al. disclose receiving cash from a cash account after providing the user ID and password(PIN). It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. and Teicher based on the teachings of Kinker et al. The motivation to combine these references is Kinker et al.'s enhancement enables the card system to provide cash access using the same card.

20. Claim 54 is rejected under 35 U.S.C. 103(a) as being unpatentable over Graves et al. and Teicher as applied to claim 53 above, and further in view of O'Leary et al.

Graves et al. disclose a computer communications system that enables communication with a computer communications network(Figs.1,2 and 3, item 10).

Graves et al. and Teicher disclose(s) the claimed invention except a telephonic communications system that enables communication with a telephonic network. However, in the col. 5, lines 50-67 thereof, O'Leary et al. disclose accessing the account via computer, the internet and telephone. It would be obvious to one of ordinary skill in the art to modify the invention of Graves et al. and Teicher et al. based on the teachings of O'Leary et al. The motivation to combine these references is to enhance the functionality of the card system.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (571) 272 6791. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A. Millin can be reached on (571) 272 6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

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